

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE:

CASE NO. 10-57899

SHEILA L. JACKSON  
SSN-XXX-XX-8329

CHAPTER 7

DEBTOR

JUDGE JOHN E. HOFFMAN, JR.

MOTION OF U.S. BANK NATIONAL  
ASSOCIATION FOR RELIEF FROM  
STAY

WITH NOTICE OF RESPONSE  
(REAL PROPERTY LOCATED  
4018 STATE ROUTE 151,  
RICHMOND, OHIO 43944)

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Now comes the Secured Creditor/Mortgagee, U.S. Bank National Association, a Corporation organized and existing under the laws of the State of Ohio, by counsel, who states as follows:

1. That the Debtor filed in this Court a petition under 11 USC Chapter 7 as a result of which certain acts and proceedings against the Debtor and their property are stayed.
2. That the Debtor is indebted to it in the principal sum of \$25,508.09 plus interest at the rate of 3.99 % per annum from March 15, 2010 and advances upon a certain Promissory Note executed by Debtor, a copy of which is attached hereto as Exhibit "A".

3. That said Note is secured by a Mortgage Deed of even date which Mortgage was filed for record in the Office of the Recorder of **Jefferson** County, Ohio on May 15, 2003. A copy of the recorded Mortgage Deed is attached as Exhibit "B" and is the first and best Lien on the real property therein described.

4. That the interest of this Secured Creditor is not adequately protected due to the failure of the Debtor to make the payments due on April 15, 2010 and all subsequent payments on said Note and said Note is now in default.

5. That the value of said premises, as determined by the Treasurer of **Jefferson** County Ohio is \$116,700.00.

WHEREFORE, the Secured Creditor, U.S. Bank National Association, moves this Court for an Order granting it relief from stay.

LAURITO & LAURITO, LLC

/s/ Erin M. Laurito  
Erin M. Laurito (0075531)  
Attorney for Movant  
7550 Paragon Road  
Dayton, OH 45459  
Telephone (937) 743-4878  
Fax (937) 743-4877  
jsommers@lauritolaw.com

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the Motion for Relief from Stay and Notice was forwarded by either ECF Noticing or Regular U S Mail this 12<sup>th</sup> day of October, 2010 to:

Sheila L. Jackson, Debtor  
4907 Rt. 151  
Mingo Junction, OH 43938  
(Served via U.S. Mail)

**Continued on next page**

Kevin M. Pearl, Esq.  
Attorney for Debtor  
337 Penco Road  
Weirton, WV 26062  
(Served via ECF Noticing)

D. William Davis, Trustee  
407-A Howard Street  
Bridgeport, OH 43912  
(Served via ECF Noticing)

Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215  
(Served via ECF Noticing)

LAURITO & LAURITO LLC

/s/ Erin M. Laurito

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Erin M. Laurito (0075531)

United States Bankruptcy Court  
Southern District of Ohio  
170 North High Street  
Columbus, OH 43215-2414

IN RE:

CASE NO. 10-57899

Sheila L. Jackson

CHAPTER 7

DEBTOR

JUDGE JOHN E. HOFFMAN, JR.

NOTICE OF MOTION FOR RELIEF  
FROM STAY

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U.S. Bank National Association filed papers with the Court requesting relief from stay.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the Court to grant the Motion requested, or if you want the Court to consider your views on the Motion, then you or your attorney must:

File with the Court a written response to the Motion, explaining your position, within twenty-one (21) days from the date the Motion is filed at:

U. S. Bankruptcy Court  
Southern District of Ohio  
170 North High Street  
Columbus, OH 43215-2414

If you mail your request/response to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

You must also mail a copy to:

Erin M. Laurito  
Attorney for Secured Creditor  
7550 Paragon Road  
Dayton, OH 45459

Kevin M. Pearl, Esq.  
Attorney for Debtor  
337 Penco Road  
Weirton, WV 26062

D. William Davis, Trustee  
407-A Howard Street  
Bridgeport, OH 43912

Office of the U. S. Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215

If you or your attorney do not take these steps, the court may decide that you do not oppose the Motion and may enter an Order granting said Motion.

Date: October 12, 2010

LAURITO & LAURITO, L.L.C.

/s/ Erin M. Laurito

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Erin M. Laurito (0075531)  
Attorney for Movant  
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/s/ Erin M. Laurito

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Erin M. Laurito (0075531)